

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

CLARISSA REYES,)	
)	
Plaintiff,)	Civil Action No.
)	
v.)	JURY DEMANDED
)	
PORTFOLIO RECOVERY)	
ASSOCIATES, LLC)	
)	
Defendant.)	

COMPLAINT

Plaintiff, Clarissa Reyes, brings this action for redress of Defendant's violation of the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, *et seq.*

JURISDICTION

1. Jurisdiction of this Court arises under 15 U.S.C. §§ 1692c, 1692g and 28 U.S.C. § 1337.

PARTIES

2. Plaintiff, Clarissa Reyes, is a single mother living in Mount Prospect, Illinois. She is self-employed as a marketing consultant.
3. Defendant Portfolio Recovery Associates, LLC ("PRA"), is a Delaware corporation registered to do business in Illinois. Its primary offices are located at 120 Corporate Blvd., Norfolk, Virginia, 23502. PRA is regularly engaged in the practice of collecting consumer debts of third parties, using the mails, the telephone, and the judicial system. At all times relevant to the complaint, PRA was a debt collector within the meaning of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692a(6).

STATEMENT OF FACTS

4. At some time prior to December 2018, defendant PRA allegedly purchased Ms. Reyes' Capital One credit card account.
5. PRA began attempting to collect from Ms. Reyes on the Capital One credit card account by calling Ms. Reyes and asking for payment.
6. The Capital One credit card account was incurred for personal, family, or household purposes.
7. On December 14, 2018, defendant PRA filed a collection case against Ms. Reyes in the Circuit Court of Cook County. PRA was represented by its own in-house counsel.
8. Ms. Reyes was served on January 15, 2019; she filed her appearance on January 23, 2019.
9. In February 2019, Ms. Reyes retained Legal Aid Chicago to represent her in the debt collection suit and Legal Aid Chicago filed its appearance on her behalf on February 13, 2019.
10. Legal Aid Chicago appeared on Ms. Reyes' behalf at a status date on February 14, 2019; PRA's counsel was not present.
11. Legal Aid Chicago sent its appearance and a copy of the last court order to PRA's in-house counsel via email on February 15, 2019.
12. On April 1, 2019, one of the attorneys at Legal Aid Chicago called PRA's in-house counsel to discuss the case.
13. On May 30, 2019, Legal Aid Chicago appeared on behalf of Ms. Reyes at another status date in the collection case. Attorneys for PRA were present at the status date.
14. PRA made multiple calls to Ms. Reyes in repeated attempts to collect its alleged debt,

from February of 2019 through July of 2019, even though it knew that Ms. Reyes was represented by counsel.

15. PRA called Ms. Reyes from numerous phone numbers from February of 2019 through July of 2019.
16. For periods of time, PRA called Ms. Reyes almost daily about the alleged debt.
17. PRA would call Ms. Reyes while she was meeting with clients or in the middle of a presentation.
18. Because Ms. Reyes is a mother and a small-business owner, she always answered the phone calls as she was afraid it might be an important call.
19. Ms. Reyes informed the PRA representatives on the phone that she had an attorney and asked them to call Legal Aid Chicago.
20. PRA's constant calls and disruptions caused Ms. Reyes severe tension and stress.
21. On May 31, 2019, PRA sent Ms. Reyes, at her home address, a notice of motion and motion in the debt collection case.
22. PRA did not send the notice of motion to Ms. Reyes' attorneys in the collection case.
23. On or about August 7, 2019, PRA sent another notice of motion and motion to Ms. Reyes through the mail, although the notice contained the address of Ms. Reyes' attorneys.
24. PRA did not send the notice of motion and motion to Ms. Reyes' attorneys until Ms. Reyes' attorneys called PRA to request a copy by email.
25. On August 6, 2019, PRA dismissed the case against Ms. Reyes without prejudice.
26. PRA's repeated communications with Ms. Reyes, attempting to collect a debt directly from her, after repeatedly being notified that she was represented by counsel, violated the FDCPA, 15 U.S.C. § 1692c(a)(2).

WHEREFORE, Plaintiff respectfully requests that judgment be entered in her favor and against PRA for:

- (a) statutory damages pursuant to 15 U.S.C. § 1692k;
- (b) attorney's fees and costs pursuant to 15 U.S.C. § 1692k; and
- (c) such other and further relief as may be just and proper.

A JURY TRIAL IS DEMANDED.

Respectfully submitted,

/s/ Kari Beyer
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